

Fill in this information to identify the case:

Debtor 1 Jeffery Okerman
Debtor 2United States Bankruptcy Court for the: Northern District of New York, Albany Division District of NY
(State)

Case Number 1411739

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor:

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1

Court claim no (if known): 10

Date of payment change:

02/01/2016

Must be at least 21 days after date of this notice

Last four digits of any number you use to identify the debtor's account:

1057

New total payment:

\$1,423.50

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment:

\$494.63

New escrow payment:

\$558.54

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Adjustment

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment:

New mortgage payment:

Debtor 1 Jeffery Okerman

Case Number (if known) 1411739

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor

☒

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Stephanie St. Martin-Ancik

Date 01/06/2016

Signature

Print Stephanie St. Martin-Ancik

Title Bankruptcy Case Manager

Company Shellpoint Mortgage Servicing

Address PO BOX 10826

Greenville

SC

29603-0826

Contact phone (800) 365-7107

Email mtgbk@shellpointmtg.com

Shellpoint Mortgage Servicing
PO BOX 10826
Greenville, SC 29603-0826

Phone Number: (800) 365-7107
Fax: (866) 467-1137
Email: mtgbk@shellpointmtg.com

RE: Jeffery Okerman
Case No: 1411739

PROOF OF SERVICE

I certify that a copy of the foregoing documents were served upon the following persons electronically or by mail via the U.S. Postal Service, postage prepaid or by personal delivery, at their scheduled addresses on this day, 1/6/2016.

Northern District of New York, Albany Division
445 Broadway, Suite 330
Albany, NY 12207

Andrea Celli
7 Southwoods Blvd.
Albany, NY 12211-

Paula M Barbaruolo
12 Cornell Road

Latham, NY 12110-

Jeffery Okerman
214 Marpe Rd
Johnsonville NY 12094

/s/ Stephanie St. Martin-Ancik

Shellpoint Mortgage Servicing
55 Beattie Place
Suite 110
Greenville, SC 29601
For Inquiries: (800) 365-7107

Analysis Date: December 18, 2015

Jeffery Okerman
214 Marpe Rd
Johnsonville NY 12094

Loan: 1057
Property Address:
214 Marpe Rd
Johnsonville, NY 12094

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Nov 2014 to Jan 2016. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Feb 01, 2016:
Principal & Interest Pmt:	864.96	864.96
Escrow Payment:	494.63	558.54
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,359.59	\$1,423.50

Escrow Balance Calculation	
Due Date:	Feb 01, 2014
Escrow Balance:	(9,175.62)
Anticipated Pmts to Escrow:	11,871.12
Anticipated Pmts from Escrow (-):	2,491.70
Anticipated Escrow Balance:	\$203.80

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	(5,727.37)
Nov 2014				991.00	* Hazard	0.00	(6,718.37)
Dec 2014		494.63		*		0.00	(6,223.74)
Jan 2015				2,491.70	* City Tax	0.00	(8,715.44)
Mar 2015		494.63		*		0.00	(8,220.81)
May 2015		989.26		*		0.00	(7,231.55)
Jun 2015		494.63		*		0.00	(6,736.92)
Sep 2015				2,394.96	* School Tax	0.00	(9,131.88)
Nov 2015		494.63		*		0.00	(8,637.25)
Nov 2015				1,033.00	* Hazard	0.00	(9,670.25)
Dec 2015		494.63		*		0.00	(9,175.62)
					Anticipated Transactions	0.00	(9,175.62)
Dec 2015		11,376.49					2,200.87
Jan 2016		494.63		2,491.70	Town Tax		203.80
	\$0.00	\$15,333.53	\$0.00	\$9,402.36			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: December 18, 2015

Jeffery Okerman

Loan: 1057

**Annual Escrow Account Disclosure Statement
 Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	203.80	986.55
Feb 2016	493.31			697.11	1,479.86
Mar 2016	493.31			1,190.42	1,973.17
Apr 2016	493.31			1,683.73	2,466.48
May 2016	493.31			2,177.04	2,959.79
Jun 2016	493.31			2,670.35	3,453.10
Jul 2016	493.31			3,163.66	3,946.41
Aug 2016	493.31			3,656.97	4,439.72
Sep 2016	493.31	2,394.96	School Tax	1,755.32	2,538.07
Oct 2016	493.31			2,248.63	3,031.38
Nov 2016	493.31			2,741.94	3,524.69
Dec 2016	493.31	1,033.00	Hazard	2,202.25	2,985.00
Jan 2017	493.31	2,491.70	Town Tax	203.86	986.61
	<u>\$5,919.72</u>	<u>\$5,919.66</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computa

Your escrow balance contains a cushion of \$986.61. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$986.61 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is \$203.80. Your starting balance (escrow balance required) according to this analysis should be \$986.55. This means you have a shortage of \$782.75. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be \$5,919.66. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	493.31
Surplus Amount:	0.00
Shortage Amount:	65.23
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$558.54</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,358.27 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.